

Form finmgtc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 18-32565-MBK  
Chapter: 7  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Hak Jae Lim  
15 Appleby Lane  
East Brunswick, NJ 08816

Ki Hea Kim  
15 Appleby Lane  
East Brunswick, NJ 08816

Social Security No.:  
xxx-xx-0437

xxx-xx-2746

Employer's Tax I.D. No.:

---

**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 7: [60 days from the first date set for your Meeting of Creditors.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: January 28, 2019  
JAN: admi

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Hak Jae Lim  
 Ki Hea Kim  
 Debtors

Case No. 18-32565-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: finmgtc

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Jan 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2019.

db/jdb +Hak Jae Lim, Ki Hea Kim, 15 Appleby Lane, East Brunswick, NJ 08816-3616

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2019 00:36:36 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 29 2019 00:36:32 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 30, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2019 at the address(es) listed below:

Jae Y. Kim on behalf of Joint Debtor Ki Hea Kim jkim@jyklaw.com,  
 jhkim@jyklaw.com;jyklaw@yahoo.com;kimjr83713@notify.bestcase.com  
 Jae Y. Kim on behalf of Debtor Hak Jae Lim jkim@jyklaw.com,  
 jhkim@jyklaw.com;jyklaw@yahoo.com;kimjr83713@notify.bestcase.com  
 Jill Manzo on behalf of Creditor PHH MORTGAGE CORPORATION, as servicer for HSBC BANK USA,  
 N.A. bankruptcy@feinsuch.com  
 Jill Manzo on behalf of Creditor HSBC BANK USA, N.A. bankruptcy@feinsuch.com  
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
 Richard James Tracy, III on behalf of Creditor TD Auto Finance LLC rtracy@schillerknapp.com,  
 tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com  
 Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8